CLAIMS

I/We claim:

1.   A method for electronically paying bills using a plurality of

network stations, each representing a different one of a plurality

of users including payers and payees, the payers and the payees

having associated payment accounts and deposit accounts maintained

at a plurality of financial institutes, comprising the steps of:

receiving, at a central station, a first instruction, from a

first of the plurality of user stations representing a first of the

payers, to make payment of a first bill of a first of the payees;

generating, in accordance with the received first instruction,

a directive to transfer funds from a first of the payment accounts

which is associated with the first payer and maintained at a first

of the plurality of financial institutes, to a first of the deposit

accounts which is associated with the first payee and maintained at

a second of the plurality of financial institutes;

generating remittance information associated with payment of

the first bill by the transfer of funds; and

storing the remittance information in a central database so as

to be accessible to a second of the plurality of user stations

representing the first payee.

1   2. A method according to claim 1, further comprising the steps

2   of:

3   receiving, at the central station, a request, from the second

4   user station, to access the stored remittance information; and

5   transmitting, responsive to the receipt of the access request,

6   the stored remittance information to the second user station.

1   3. A method according to claim 2, further comprising the step

2   of:

3   transmitting the directive only after receiving of the access

4   request.

1   4. A method according to claim 2, further comprising the step

2   of:

3   transmitting the directive before receiving of the access

4   request.

1   5. A method according to claim 1, further comprising the steps

2   of:

3   receiving, at the central station, a second bill, from a third

4   of the plurality of user stations representing a second of the

5   payees, for a second of the payers;

6   generating billing information corresponding to the second

7   bill; and

8   storing the billing information in the central database so as

9   to be accessible to a fourth of the plurality of user stations

10   representing the second payer.

1   6. A method according to claim 5, further comprising the steps

2   of:

3   receiving, at the central station, a request, from the fourth

4   user station, to access the stored billing information; and

5   transmitting, responsive to the request to access stored

6   billing   information,   the   stored   billing   information.

1   7. A system for electronically paying bills using a network

2   having a plurality of user stations, each representing a different

3   one of a plurality of users including payers and payees, the

4   plurality of different users having associated payment accounts and

5   deposit accounts maintained at a plurality of financial institutes,

6   comprising:

7   a processor configured to receive an instruction, from a first

8   of the plurality of user stations representing a first of the

9   payers, to make payment of a first bill to a first of the payees,

10   to transmit a directive to transfer funds from a first of the

11   payment accounts associated with the first payer and maintained at

12   a first of the plurality of financial institutes to a first of the

13   deposit accounts associated with the first payee and maintained at

14   a second of the plurality of financial institutes in accordance

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15 with the received instruction to pay the first bill, and to

16 generate remittance information associated with payment of the

17 first bill; and

18   a memory configured to store the remittance information so as

19 to be accessible to a second of the plurality of user stations

20 representing the first payee.

8. A system according to claim 7, wherein the processor is

2 further configured to transmit the directive to the first financial

3 institute.

9. A system according to claim 7, wherein:

  the network processor is further configured to receive a

3 request to access the remittance information from the second user

4 station, to retrieve the remittance information from the memory

5 based upon the received access request, and to transmit the

6 retrieved remittance information to the second user station.

1   10. A system according to claim 9, wherein the processor is

2 further configured to transmit the directive only after the receipt

3 of the request to access the remittance information.

1   11. A system according to claim 9, wherein the processor is

2 further configured to transmit the directive prior to receipt of

3 the request to access the remittance information.

12. A system according to claim 7, wherein:

the processor is further configured to receive a second bill
for a second of the payers from a third of the plurality of user
stations representing a second of the payees, and to generate
billing information corresponding to the received second bill; and

the memory is further configured to store the billing
information so as to be accessible to a fourth of the plurality of
user stations representing the second payer.

13. A system according to claim 12, wherein:

the processor is further configured to receive a request to
access the billing information from the fourth user station, to
retrieve the stored billing information from the memory based upon
the received request to access billing information, and to transmit
the retrieved billing information to the fourth user station.

14. An electronic bill paying network having a plurality of
users including payers and payees, each of the payers having a
different payment account maintained at one of a plurality of
financial institutes, and each of the payees having a different
deposit account maintained at one of the plurality of financial
institutes, comprising:

a communications network;

8 a first plurality of network stations, representing a first

9 plurality of users, and configured to connect to the communications

10 network and to transmit instructions, via the communications

11 network, to make payments of bills;

12 a central network station connected to the communications

13 network, and configured to receive the transmitted instructions, to

14 generate directives to transfer funds from a plurality of different

15 payment accounts to a plurality of different deposit accounts based

16 upon the received instructions, to generate remittance information

17 associated with payment of the bills, and to store the remittance

18 information; and

19 a second plurality of network stations, representing a second

20 plurality of users, and configured to connect to the communications

21 network and transmit requests, via the communications network, to

22 access the stored remittance information;

23 wherein the central network station is further configured to

24 receive the transmitted requests to access the remittance

25 information, to retrieve the stored remittance information in

26 response thereto, and to transmit, via the communications network,

27 the retrieved remittance information to the plurality of network

28 stations.

1 15. A network according to claim 14, wherein the central

2 network station is further configured to generate each of the

3 directives to transfer the funds in payment of a particular one of

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4   the bills to which the directive relates only after the receipt of

5   the request to access the remittance information associated with

6   the payment of that particular bill.

1   16. A network according to claim 14, wherein the central

2   network station is further configured to generate each of the

3   directives to transfer the funds in payment of a particular one of

4   the bills to which that directive relates prior to the receipt of

5   the request to access the remittance information associated with

6   the payment of that particular bill.

1   17. A network according to claim 14, wherein:

2   the remittance information includes different information

3   segments; and

4   each of the information segments is associated with the

5   payment of bills to a different one of the second plurality of

6   users, and is stored so as to be accessible to a particular one of

7   the second plurality of network stations representing that one of

8   the second plurality of users.

1   18. An article of manufacture for electronically paying bills

2   of a plurality of payers to a plurality of payees, each of the

3   plurality of payers having a respective payment account maintained

4   at one of a plurality of financial institutes and each of the

5   plurality of payees having a respective deposit account maintained

6   at one of the plurality of financial institutes, comprising:

7   a computer readable storage media; and

8   computer programming stored on the storage media, wherein the

9   stored computer programming is configured to be readable from the

10   computer readable storage medium by a computer and thereby cause

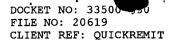11   the one or more computers to operate so as to:

12   generate a directive to transfer funds from a first payment

13   account of a first of the plurality of payers maintained at a first

14   of the plurality of financial institutes to a first deposit account

15   of a first of the plurality of payees maintained at a second of the

16   plurality of financial institutes in payment of a first bill, based

17   upon an instruction of the first payer to make payment of the first

18   bill to the first payee;

19   generate remittance information associated with payment of the

20   first bill by the transfer of funds; and

21   store the remittance information so as to be accessible to the

22   first payee.

1   19. An article of manufacture according to claim 18, wherein

2   the stored computer programming is further configured to be

3   readable by the computer to thereby cause the computer to operate

4   so as to:

5   retrieve the stored remittance information responsive to a

6   request to access the remittance information from the first payee;

7   and

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8   transmit the retrieved remittance information to the first

9   payee.

1   20. A article of manufacture according to claim 19, wherein

2   the stored computer programming is further configured to be

3   readable by the computer to thereby cause the computer to operate

4   so as to:

5   transmit the directive only after the receipt of the request

6   to access the remittance information.